

**PROVIDENT COMMUNITY BANCSHARES, INC.**

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 3177341	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$409	\$377	-7.8%		
Loans	\$206	\$161	-22.2%		
Construction & development	\$35	\$29	-16.5%		
Closed-end 1-4 family residential	\$39	\$32	-19.7%		
Home equity	\$17	\$15	-12.3%		
Credit card	\$0	\$0			
Other consumer	\$4	\$2	-53.8%		
Commercial & Industrial	\$18	\$12	-32.0%		
Commercial real estate	\$88	\$68	-22.6%		
Unused commitments	\$21	\$17	-20.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$89	\$74	-16.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$59	\$92	54.7%		
Cash & balances due	\$25	\$24	-3.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$386	\$352	-9.0%		
Deposits	\$314	\$284	-9.6%		
Total other borrowings	\$70	\$65	-6.8%		
FHLB advances	\$60	\$60	0.0%		
Equity					
Equity capital at quarter end	\$22	\$25	12.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.7%	6.4%	--		
Tier 1 risk based capital ratio	9.7%	11.8%	--		
Total risk based capital ratio	11.0%	13.1%	--		
Return on equity <sup>1</sup>	-145.2%	-3.2%	--		
Return on assets <sup>1</sup>	-9.8%	-0.2%	--		
Net interest margin <sup>1</sup>	2.3%	2.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	38.9%	26.4%	--		
Loss provision to net charge-offs (qtr)	202.0%	209.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.8%	0.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	24.7%	31.3%	2.5%	1.1%	--
Closed-end 1-4 family residential	8.4%	8.3%	0.4%	0.1%	--
Home equity	0.9%	2.5%	0.7%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	2.6%	0.2%	0.1%	--
Commercial & Industrial	7.0%	14.1%	1.8%	0.0%	--
Commercial real estate	5.4%	3.6%	0.6%	0.0%	--
Total loans	9.2%	10.7%	1.0%	0.2%	--